

Fill in this information to identify the case:

Debtor 1 Rachel F. Welty
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of Virginia (Alexandria)
Case number 21-10093-KHK

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: GSF Mortgage Corporation

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: XXXXXX5018

Date of payment change:
Must be at least 21 days 09/01/2021
after date of this notice

New total payment: \$ 1,587.81
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 489.08

New escrow payment: \$ 501.00

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: : _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Debtor 1 Rachel F. Welty
First Name Middle Name Last Name

Case number (if known) 21-10093-KHK

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Lauren S. Hunt
Signature

Date 07/21/2021

Print: Lauren S. Hunt
First Name Middle Name Last Name

Title Attorney

Company BWW Law Group, LLC

Address 8100 Three Chopt Road, Suite 240
Number Street

Richmond, VA 23229
City State ZIP Code

Contact phone (804) 282-0463

Email bankruptcy@bww-law.com

CERTIFICATE OF SERVICE

I certify that on this 21st day of July, 2021, the following person(s) were or will be served with a copy of the foregoing filed pleading electronically via the CM/ECF system or by first class mail, postage prepaid:

Thomas P. Gorman, Trustee
300 N. Washington St. Ste. 400
Alexandria, VA 22314

Tommy Andrews, Jr., Esq.
122 North Alfred St.
Alexandria, VA 22314

Rachel F. Welty
1911 Winslow Ct
Woodbridge, VA 22191

/s/ Lauren S. Hunt
Lauren S. Hunt
Attorney
BWW Law Group, LLC



RACHEL WELTY
 MELBA LITZ
 1911 WINSLOW CT
 WOODBRIDGE VA 22191-4915

06/25/21
 LOAN NO: [REDACTED]
<https://Gomortgage.loanadministration.com>
 Customer Service 866-367-7524

Please see the enclosed Insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

PRESENT LOAN PAYMENT

Your present payment, 10/01/19 consists of:	Principal & Interest (P & I)	\$1,086.81
	Escrow Deposit	\$514.91
Total Loan Payment		\$1,601.72

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	Mortgage Ins	\$1,695.96
	County Tax	\$3,374.54
	Taxes	\$92.52
	Hazard Ins	\$849.00

Annual Disbursements: **\$6,012.02** One-Twelfth/Monthly Amount: **\$501.00**

ACCOUNT HISTORY

This section is the actual activity that occurred between 01/21 through 01/21. It represents the period of time between the last analysis statement date and the last analysis effective date. Over this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

Month	Actual Escrow Payments	Actual Escrow Disbursements	Actual Escrow Description	Balance
JAN 2021	0.00	849.00	Beginning Balance HAZARD INS	-\$7,666.92 -8,515.92

The following statement of activity in your escrow account from 02/21 through 08/21 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$1,601.72 and \$514.91 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
FEB 2021	489.08	472.44 *	144.34		Beginning Balance	\$1,417.22	-\$8,515.92
FEB 2021			766.00		* FHA MIP	1,761.96	-8,043.48
					* HAZARD INS	995.96	-8,043.48

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SURPLUS

Rachel Welty
 Melba Litz
 1911 Winslow CT
 Woodbridge VA 22191-4915



Loan Number: [REDACTED]
 Surplus Amount: **\$309.28**

Due to the delinquent status of your account, however, we will retain your surplus.

FEB 2021				144.34 *	FHA MIP	995.96	-8,187.82
MAR 2021	489.08	*	144.34	144.34	FHA MIP	1,340.70	-8,332.16
APR 2021	489.08	472.44 *	144.34	*	FHA MIP	1,685.44	-7,859.72
APR 2021				141.33 *	FHA MIP	1,685.44	-8,001.05
MAY 2021	489.08	514.91 *	144.34	*	FHA MIP	2,030.18	-7,486.14
MAY 2021				141.33 *	FHA MIP	2,030.18	-7,627.47
JUN 2021	489.08	10,554.81 E*	144.34	E*	FHA MIP	2,374.92	2,927.34
JUN 2021			1,639.18	1,687.27 *	R.E. TAX	735.74	1,240.07
JUN 2021			46.26	46.26	UTILITY	689.48	1,193.81
JUN 2021				141.33 *	FHA MIP	689.48	1,052.48
JUL 2021	489.08	489.08 E	144.34	141.33 E*	FHA MIP	1,034.22	1,400.23
AUG 2021	489.08	489.08 E	144.34	141.33 E*	FHA MIP	1,378.96	1,747.98
SEP 2021	489.08	*	144.34	*	FHA MIP	1,723.70	
OCT 2021	489.08	*	144.34	*	FHA MIP	2,068.44	
NOV 2021	489.08	*	144.34	*	FHA MIP	2,413.18	
NOV 2021			1,639.18	*	R.E. TAX	774.00	
NOV 2021			46.26	*	TAXES	727.74	
DEC 2021	489.08	*	144.34	*	FHA MIP	1,072.48	
JAN 2022	489.08	*	144.34	*	FHA MIP	1,417.22	

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$5,868.96. Under Federal Law, your lowest monthly balance should not have exceeded \$689.48, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$689.48.

ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 09/21 through 08/22 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
SEP 2021	501.00	141.33	Beginning Balance	\$1,747.98	\$1,438.70
OCT 2021	501.00	141.33	FHA MIP	2,107.65	1,798.37
NOV 2021	501.00	141.33	FHA MIP	2,467.32	2,158.04
NOV 2021		1,687.27	FHA MIP	2,826.99	2,517.71
NOV 2021		46.26	R.E. TAX	1,139.72	830.44
DEC 2021	501.00	141.33	TAXES	1,093.46	784.18
JAN 2022	501.00	141.33	FHA MIP	1,453.13	1,143.85
FEB 2022	501.00	141.33	FHA MIP	1,812.80	1,503.52
FEB 2022		849.00	FHA MIP	2,172.47	1,863.19
MAR 2022	501.00	141.33	HAZARD INS	1,323.47	1,014.19
APR 2022	501.00	141.33	FHA MIP	1,683.14	1,373.86
MAY 2022	501.00	141.33	FHA MIP	2,042.81	1,733.53
JUN 2022	501.00	141.33	FHA MIP	2,402.48	2,093.20
JUN 2022		1,687.27	FHA MIP	2,762.15	2,452.87
JUN 2022		46.26	R.E. TAX	1,074.88	765.60
JUL 2022	501.00	141.33	UTILITY	1,028.62	719.34
AUG 2022	501.00	141.33	FHA MIP	1,388.29	1,079.01
			FHA MIP	1,747.96	1,438.68

Your Projected Escrow Account Balance as of 08/31/21 is \$1,747.98. Your Required Beginning Escrow Balance according to this analysis should be \$1,438.70.

This means you have a Surplus of \$309.28. This surplus must be returned to you unless it is less than \$15.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. Due to the delinquent status of your account, however, we will retain your surplus. Once during this period, your Required Escrow Account Balance should be reduced to \$719.34 as shown in June. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

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NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P & I)	\$1,086.81
	Escrow Deposit	\$501.00
New Loan Payment	Beginning on September 1, 2021	\$1,587.81

Important Notes:

Automatic Draft Customers: If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Adjustable Rate Mortgage Customers: If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis.

Insurance Renewal/Changing Insurance Companies: Upload proof of insurance coverage at www.MyCoverageInfo.com using PIN: CEN300.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 866-367-7524.